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REMARKS/ARGUMENTS

In amended Figure 5, the incorrectly labeled element numeral 34 has been replaced with the correct numeral 54. In amended figure 3-A the incorrect numeral 34 has been replaced with the correct numeral 39.

Claims 3-5 remain in this application. Claims 1, 2, and 6-11 have been canceled. New claims 12-37 have been added.

Rejections Under 35 USC 102 and 103

In the Office Action, the examiner noted that claims 1, 2, 5-7, 10 and 11 are rejected under 35 U.S.C. 103(a) as being unpatentable over Valentino (US 4,648,037) in view of Hoffer (US 5,779,151). In the Office Action, the examiner further noted that claims 3, 4, 8 and 9 are rejected under 35 U.S.C. 103(a) as being unpatentable over Valentino and Hoffer in view of Dahm et al. (US 6,466,783). Claims 3, 4 and 5 have been amended. Claims 1, 2, and 6-11 are cancelled by this amendment and new claims 12-33 are hereby presented.

Valentino discloses a single computer 24 storing benefits information and one or more terminals adapted to allow employees to retrieve benefits information from the single computer. Valentino does not disclose, or suggest a portal in the sense the term is understood today by those of ordinary skill in the computer arts, and as described in applicant's specification as including at least software residing on a server and communicating via the Internet. Applicant's newly submitted claims are directed toward such portals.

Neither Valentino, nor Hoffer nor Dahm disclose or suggest a computer programmed to select one type of information to be provided to a benefits recipient based on information of another type. Nor do the references teach a computer system programmed to select vendor information based, at least in part, upon information received by the computer system from a benefit recipient via a portal.

Support in the specification for the newly presented claims can be found as follows. For a portal web site see specification page 5 lines 6-15 and page 8 lines 5-15. For types of information, see vendor goods and services information page 13 lines 19 - 27 and page 14 lines

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1-11; employee related information page 11 lines 15-25; for information stored by said benefits coordinator computer system see page 11 lines 16-20. For employee buying pool see specification page 13 lines 8-25.

For all the reasons advanced above, Applicant respectfully submits that the application is in condition for allowance and that action is earnestly solicited.

The commissioner is hereby authorized to charge any additional fees which may be required for this amendment, or credit any overpayment, to Deposit Account No. 501402.

In the event an extension of time is required, or may be required in addition to that requested in a petition for an extension of time, the Commissioner is requested to grant a petition for that extension of time which is required to make this response timely and is hereby authorized to charge any fee for such an extension of time or credit any overpayment for an extension of time to Deposit Account No. 501402.

Applicant respectfully requests that a timely Notice of Allowance be issued in this case

Respectfully submitted,

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CJ:

Enclosure